

Commonwealth of Kentucky
Personnel Cabinet

Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance
Board Members

January 2013

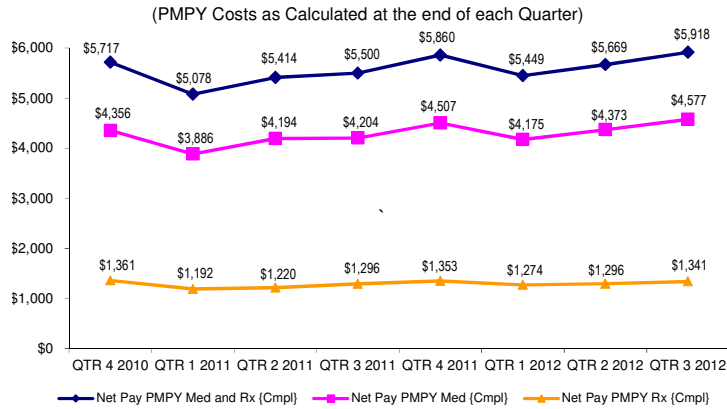
DASHBOARD REPORT: BASED ON INCURRED CLAIMS

Includes Projections for Incurred, but Not Yet Reported (IBNR or CMPL)

Enrollment

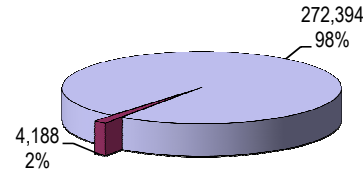
Fact	Sep 2011 - Aug 2012	Sep 2010 - Aug 2011	% Change
Employees Avg Med	157,942	159,460	-0.95%
Members Avg Med	270,901	268,841	0.77%
Family Size Avg	1.7	1.7	1.73%
Member Age Avg	37.5	37.8	-0.74%

Net Incurred Claims Cost per Member

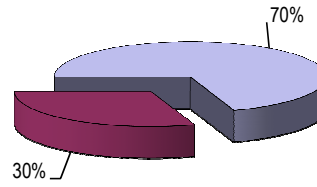


High Cost Claimants September 11- August 12

% of High Cost Patients



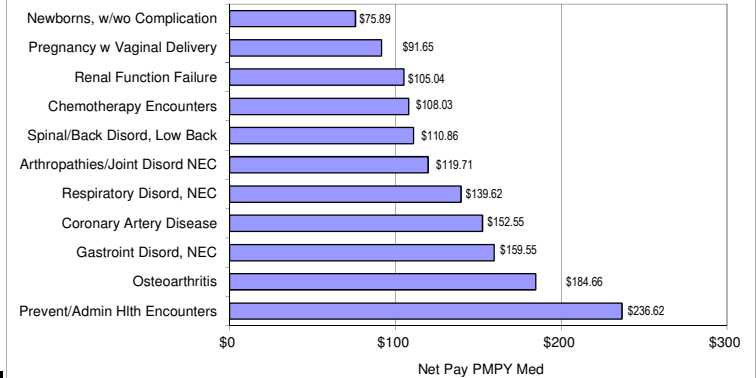
% of Total Net Payments (Med and Rx)



Prescription Drug Programs

	Fact	Sep 2010 - Aug 2011	Sep 2011 - Aug 2012	% Change
Mail Order	Discount Off AWP % Rx	45.19%	48.08%	6.41%
	Scripts Generic Efficiency Rx	92.71%	92.35%	-0.38%
Retail	Discount Off AWP % Rx	45.29%	45.92%	1.39%
	Scripts Generic Efficiency Rx	95.04%	94.23%	-0.85%
Total	Discount Off AWP % Rx	45.27%	46.40%	2.50%
	Scripts Generic Efficiency Rx	94.87%	94.07%	-0.85%
	Scripts Maint Rx % Mail Order	10.51%	11.96%	13.84%

Top 10 Clinical Conditions



Allowed Claims Costs PMPY with Norms

	Sep 2010 - Aug 2011	Sep 2011 - Aug 2012	% Change	Recent US Norm	Comp to Norm
Allow Amt PMPY Med {Cmpl}	\$4,732.24	\$4,968.04	5%	\$3,985.38	19.78%
Allow Amt PMPY IP Acute {Cmpl}	\$1,308.68	\$1,379.32	5%	N/A	N/A
Allow Amt PMPY OP Med {Cmpl}	\$3,403.43	\$3,571.11	5%	\$2,712.58	24.04%
Allow Amt PMPY OP Fac Med {Cmpl}	\$1,825.33	\$1,968.75	8%	N/A	N/A
Allow Amt PMPY Office Med {Cmpl}	\$957.45	\$965.81	1%	\$0.00	N/A
Allow Amt PMPY OP Lab {Cmpl}	\$312.67	\$335.97	7%	\$0.00	N/A
Allow Amt PMPY OP Rad {Cmpl}	\$546.78	\$557.12	2%	\$0.00	N/A
Out of Pocket PMPY Med {Cmpl}	\$478.20	\$519.24	9%	\$506.91	2.37%
Allow Amt PMPY Rx {Cmpl}	\$1,533.46	\$1,586.10	3%	\$1,008.41	36.42%
Out of Pocket PMPY Rx {Cmpl}	\$266.88	\$272.72	2%	\$0.00	N/A

Cost Drivers Support

Fact	Sep 2010 - Aug 2011	Sep 2011 - Aug 2012	% Change
Allow Amt Per Day Adm Acute	\$3,865.44	\$4,155.32	7.50%
Days Per 1000 Adm Acute	324.66	323.43	-0.38%
Allow Amt Per Visit OP Fac Med	\$973.90	\$1,037.01	6.48%
Visits Per 1000 OP Fac Med	1,874.24	1,889.99	0.84%
Allow Amt Per Visit Office Med	\$113.01	\$115.69	2.37%
Visits Per 1000 Office Med	8,471.93	8,308.44	-1.93%
Allow Amt Per Day Supply Rx	\$2.54	\$2.69	5.92%
Days Supply PMPY Rx	604.14	589.45	-2.43%

Cost Drivers—Utilization and Price Trends

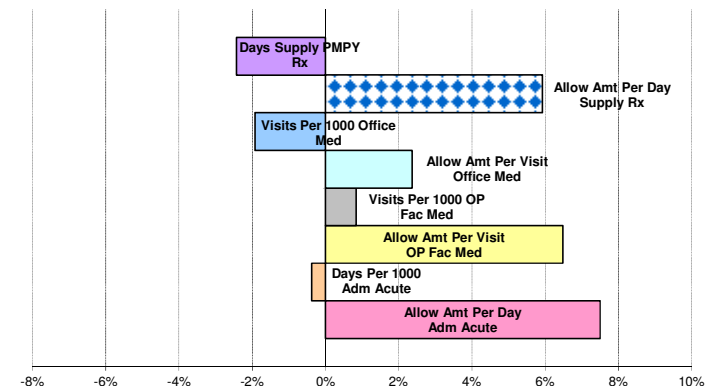


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Introduction

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan. In response to requests for data analysis, this report has been prepared to provide information related to enrollment, claims payment, and utilization.

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

Overview

This report is compiled using Medstat, which is DEI's health insurance information management system. Medstat warehouses enrollment and claims data. Enrollment data is provided by DEI while claims data is provided by each carrier and/or TPA.

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

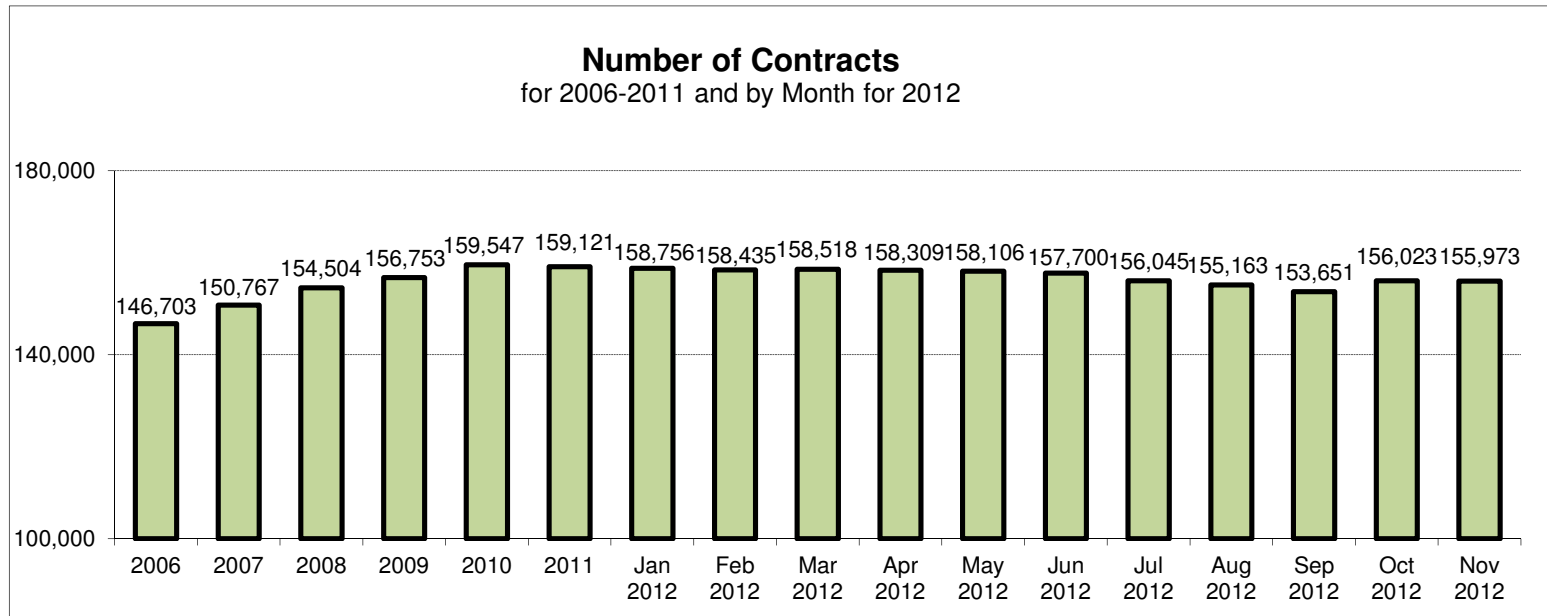
Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding dependents, dropping dependents, marriage, divorce, becoming Medicare eligible, etc. Therefore, Medstat is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2006 Medstat processed enrollment information for a total of 258,809 members as well as 7,973,124 claims (3,96,007 Medical claims and 4,584,166 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Medstat.

Definitions

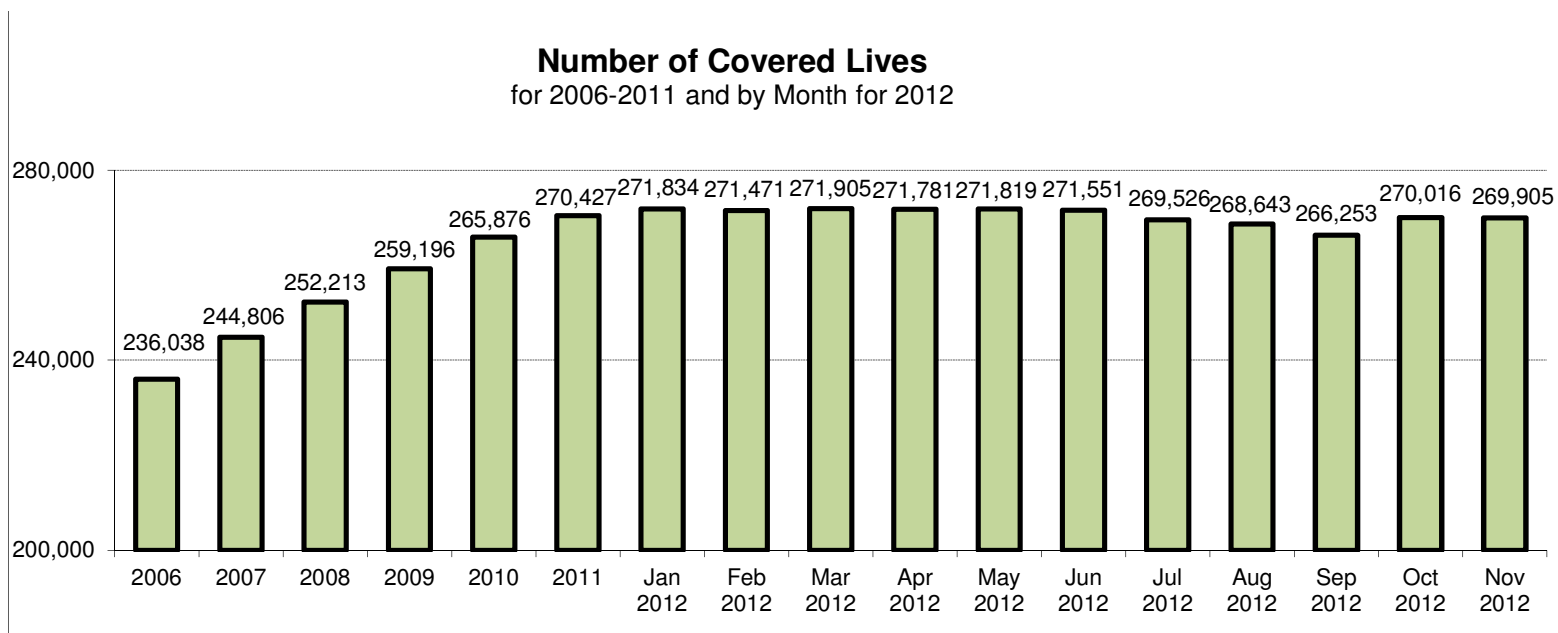
- **Employee** represents an individual eligible to participate in KEHP as a retiree in either KTRS or KRS, or by being employed by one of the agencies that participate with KEHP (example: state employee, school boards, Quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Medstat deals with Cross-reference plans uniquely. Although there are in fact two “employees” Medstat can only designate the planholder as an employee. Therefore, the cross-referenced spouse is considered a dependent and all claims and utilization data related to them is counted as a “member”.
- **Member** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- **Group** is Kentucky Retirement System (KRS), Kentucky Teachers Retirement System (KTRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, Quasi/Local Governments).
- **Plan** is Standard PPO, Capitol Choice, Optimum PPO, Maximum Choice, Commonwealth Essential, Commonwealth Enhanced, Commonwealth Premier, or Commonwealth Select.
- **Carrier** may be Aetna, Anthem, Bluegrass Family Health, CHA Health, United Healthcare, or Humana (please note that Express Scripts data is designated as Humana).
- **Generic Efficiency** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- **OOP** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- **Allowed Amount** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- **Net Payment** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- **Patients** is the unique count of members who received facility, professional, or pharmacy services.
- **Days Supply** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- **Mail Order** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- **Retail** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.

Enrollment

The following chart shows planholder enrollment (contracts) for 2006-2011 and monthly year-to-date for 2012. Enrollment will fluctuate on a monthly basis

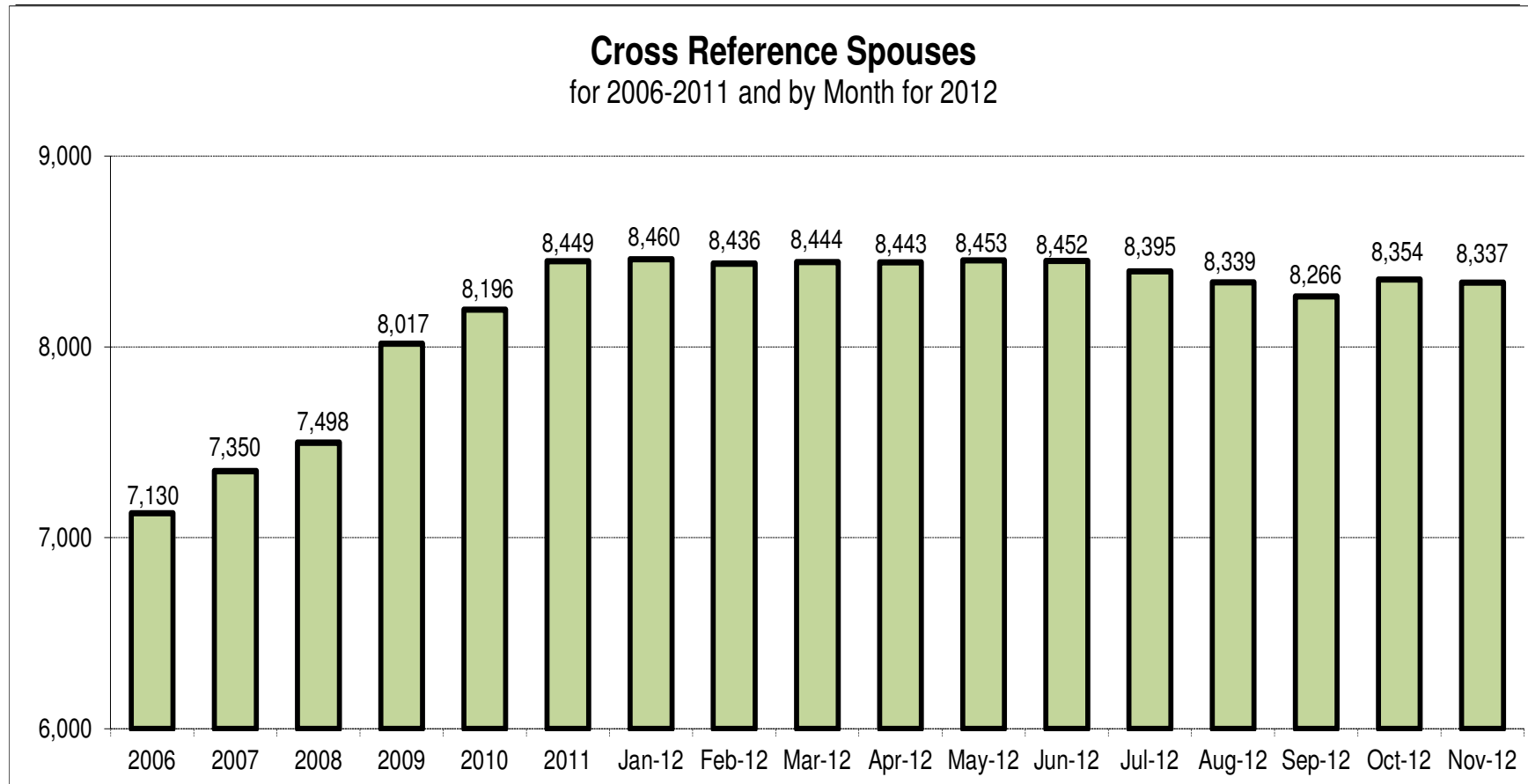


The following chart shows member enrollment (covered lives) for 2006-2011 and monthly year-to-date for 2012. Enrollment will fluctuate on a monthly basis.



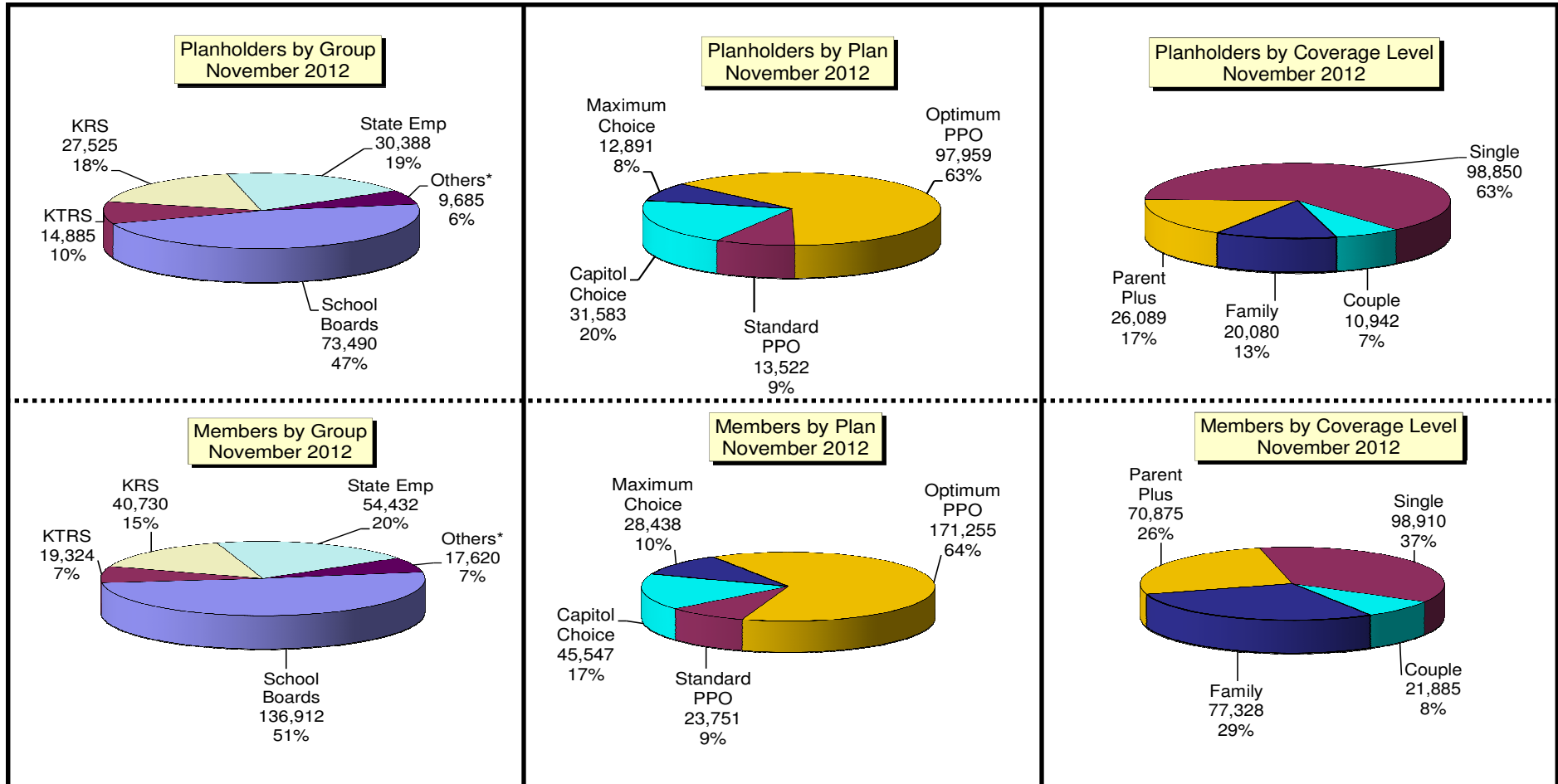
Enrollment *(continued)*

The following graph shows the number of cross-reference spouses for 2004-2011 and monthly year-to-date for 2012. The number of Cross Referenced Spouses will fluctuate on a monthly basis.



Enrollment *(continued)*

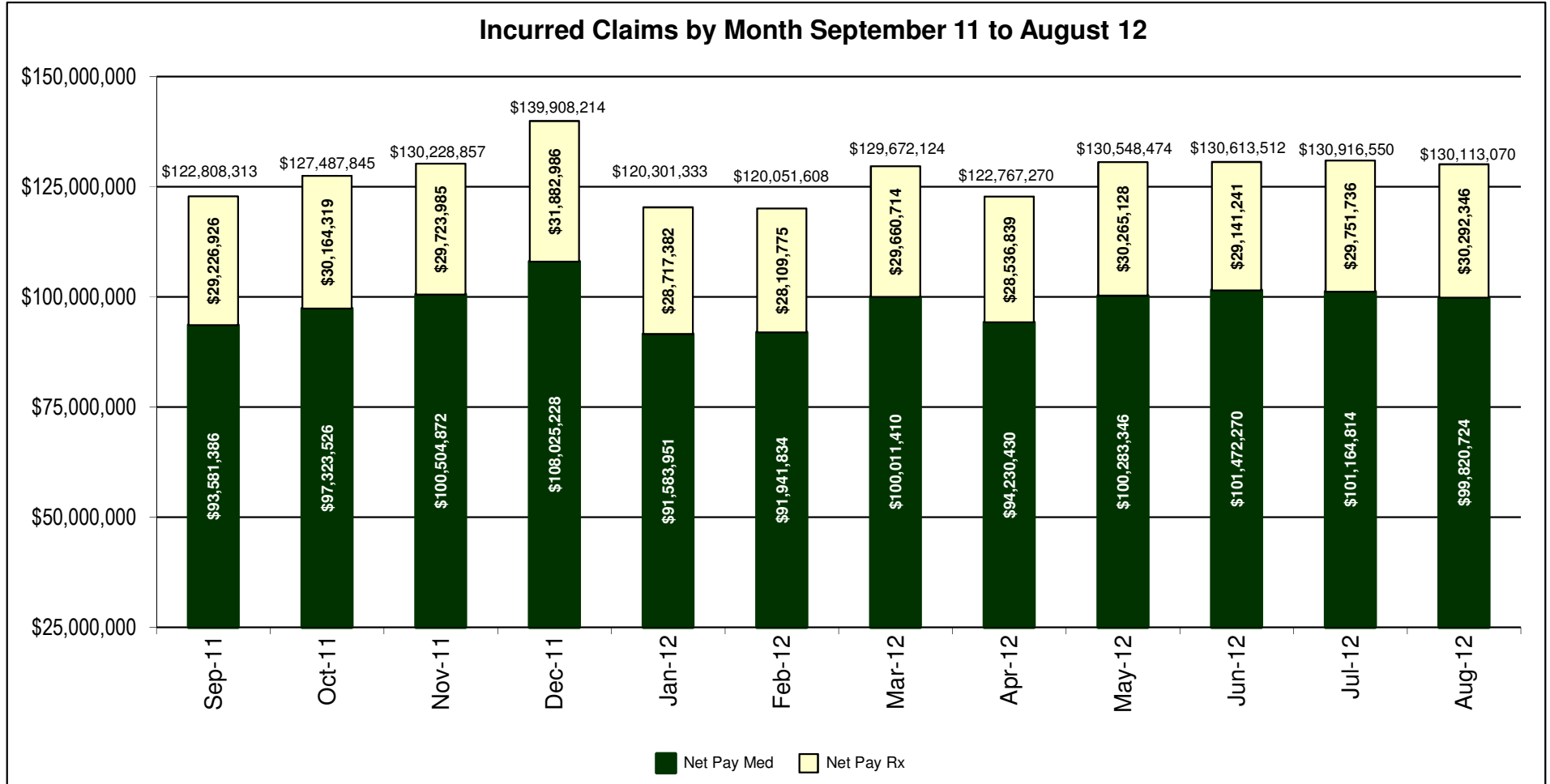
The following charts show Planholder and Member enrollment by group, plan, and coverage level.



* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs

Claims costs include Medical and Prescription (Rx) for the most recent rolling year. Based on Incurred Claims.



Claims Costs *(continued)*

The following tables represent incurred claims by Group for 2006 - 2011 and monthly year-to-date for 2012.

INCURRED MEDICAL CLAIMS (no Rx) by Group:

	School Boards	KTRS	KRS	State Employees	Others*	Totals
2006	\$105,900,696	\$142,637,212	\$104,245,315	\$391,585,566	\$3,974,007	\$748,342,797
2007	\$123,989,294	\$160,349,021	\$118,430,067	\$447,682,122	\$3,721,482	\$854,171,987
2008	\$138,340,738	\$179,204,916	\$138,984,028	\$489,769,922	\$3,527,536	\$949,827,140
2009	\$148,834,766	\$197,496,335	\$148,195,132	\$519,153,082	\$4,168,576	\$1,017,847,892
2010	\$161,539,737	\$207,333,049	\$168,829,014	\$547,957,148	\$6,784,484	\$1,092,443,433
2011	\$159,582,799	\$230,790,683	\$183,073,377	\$553,839,407	\$7,954,159	\$1,135,240,425
Jan 2012	\$12,921,880	\$17,667,355	\$14,627,843	\$45,929,524	\$437,349	\$91,583,951
Feb 2012	\$13,679,476	\$17,490,410	\$15,134,029	\$44,774,711	\$863,208	\$91,941,834
Mar 2012	\$13,528,566	\$20,300,938	\$15,383,402	\$49,842,813	\$955,692	\$100,011,410
Apr 2012	\$13,773,014	\$19,272,581	\$14,973,045	\$44,951,284	\$1,260,506	\$94,230,430
May 2012	\$12,922,536	\$21,559,450	\$15,535,528	\$49,135,362	\$1,130,470	\$100,283,346
Jun 2012	\$12,909,510	\$21,670,527	\$16,345,630	\$49,690,131	\$856,471	\$101,472,270
Jul 2012	\$12,732,378	\$20,497,264	\$17,575,967	\$49,150,205	\$1,209,001	\$101,164,814
Aug 2012	\$12,479,465	\$23,218,869	\$14,900,157	\$48,255,181	\$967,051	\$99,820,724

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs *(continued)*

The following tables represent incurred claims by Group for 2006 - 2011 and monthly year-to-date for 2012.

INCURRED Rx CLAIMS (no Med) by Group:

	School Boards	KTRS	KRS	State Employees	Others*	Totals
2006	\$92,676,509	\$35,017,335	\$53,095,577	\$42,857,791	\$13,481,498	\$237,128,711
2007	\$102,883,195	\$37,889,011	\$61,585,393	\$46,102,562	\$15,361,507	\$263,821,668
2008	\$114,318,657	\$42,211,258	\$72,457,449	\$51,523,178	\$17,638,869	\$298,149,411
2009	\$119,002,425	\$45,308,689	\$82,234,684	\$50,881,577	\$18,339,245	\$315,766,619
2010	\$129,626,357	\$49,399,459	\$89,783,758	\$55,125,282	\$21,022,918	\$344,957,775
2011	\$126,620,697	\$48,663,301	\$92,059,507	\$54,193,437	\$20,554,355	\$342,091,297
Jan 2012	\$10,576,516	\$4,102,798	\$7,607,230	\$4,547,601	\$1,883,237	\$28,717,382
Feb 2012	\$10,551,068	\$3,910,825	\$7,348,888	\$4,597,783	\$1,701,211	\$28,109,775
Mar 2012	\$11,263,878	\$4,188,626	\$7,582,992	\$4,846,488	\$1,778,730	\$29,660,714
Apr 2012	\$10,882,394	\$4,030,076	\$7,284,232	\$4,649,786	\$1,690,350	\$28,536,839
May 2012	\$11,341,315	\$4,275,894	\$7,702,879	\$5,026,387	\$1,918,653	\$30,265,128
Jun 2012	\$11,173,723	\$4,088,352	\$7,427,422	\$4,732,599	\$1,719,145	\$29,141,241
Jul 2012	\$11,250,067	\$4,432,804	\$7,299,773	\$4,888,159	\$1,880,934	\$29,751,736
Aug 2012	\$11,369,022	\$4,576,791	\$7,471,725	\$5,051,521	\$1,823,287	\$30,292,346

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs *(continued)*

The following tables represent incurred claims by Plan for 2006-2011 and monthly year-to-date for 2012.

INCURRED MEDICAL CLAIMS (no Rx) by PLAN:

Commonwealth										
Time Period	Enhanced	Essential	Premier	Select	Capitol Choice	Maximum Choice	Optimum PPO	Standard PPO	Missing*	Total
2006	\$288,475,412	\$5,444,088	\$450,349,287	\$2,662	\$12,098	\$2,001	\$80,928	\$2,313	\$3,974,007	\$748,342,797
2007	\$338,717,549	\$5,049,175	\$499,351,543	\$7,241,677	\$8,146	\$10,878	\$65,746	\$2,173	\$3,721,482	\$854,168,370
2008	\$378,025,074	\$5,426,578	\$549,135,738	\$12,042,184	\$192,471	\$155,016	\$1,237,182	\$30,902	\$3,581,995	\$949,827,140
2009	\$30,875	\$0	\$107,859	\$9,005	\$115,052,390	\$44,250,277	\$839,555,872	\$14,550,862	\$4,290,752	\$1,017,847,892
2010	N/A	N/A	N/A	N/A	\$120,803,033	\$56,107,184	\$893,401,068	\$15,267,888	\$6,864,260	\$1,092,443,433
2011	N/A	N/A	N/A	N/A	\$145,343,462	\$71,686,438	\$870,754,679	\$39,449,393	\$8,006,454	\$1,135,240,425
Jan 2012	N/A	N/A	N/A	N/A	\$12,800,413	\$3,680,144	\$70,851,789	\$3,813,313	\$438,293	\$91,583,951
Feb 2012	N/A	N/A	N/A	N/A	\$11,891,118	\$4,328,248	\$71,739,959	\$3,119,302	\$863,208	\$91,941,834
Mar 2012	N/A	N/A	N/A	N/A	\$12,724,027	\$5,632,292	\$76,050,917	\$4,648,211	\$955,963	\$100,011,410
Apr 2012	N/A	N/A	N/A	N/A	\$12,872,900	\$4,965,956	\$71,197,346	\$3,933,722	\$1,260,506	\$94,230,430
May 2012	N/A	N/A	N/A	N/A	\$13,230,820	\$6,461,261	\$75,263,366	\$4,196,801	\$1,131,098	\$100,283,346
Jun 2012	N/A	N/A	N/A	N/A	\$13,458,489	\$7,410,967	\$75,663,975	\$4,082,049	\$856,790	\$101,472,270
Jul 2012	N/A	N/A	N/A	N/A	\$13,699,517	\$6,724,264	\$74,567,441	\$4,964,346	\$1,209,246	\$101,164,814
Aug 2012	N/A	N/A	N/A	N/A	\$13,279,597	\$8,066,464	\$72,661,724	\$4,845,730	\$967,209	\$99,820,724

**Missing means the claims could not be tagged to a specific plan.*

Claims Costs *(continued)*

The following tables represent incurred claims by Plan for 2006-2011 and monthly year-to-date for 2012.

INCURRED Rx CLAIMS (no Med) by PLAN:

	Commonwealth									
Time Period	Enhanced	Essential	Premier	Select	Capitol Choice	Maximum Choice	Optimum PPO	Standard PPO	Missing*	Total
2006	\$86,176,113	\$1,164,651	\$148,805,657	\$185	\$129	\$460	\$3,784	\$70	\$977,662	\$237,128,711
2007	\$98,794,003	\$968,767	\$162,084,866	\$1,413,084	\$252	\$0	\$9,536	\$1,366	\$484,891	\$263,756,765
2008	\$114,041,269	\$986,314	\$180,478,736	\$1,932,466	\$12,238	\$3,948	\$89,254	\$2,409	\$602,777	\$298,149,411
2009	\$15,498	\$11	\$39,805	\$2,289	\$35,845,894	\$7,804,096	\$267,798,635	\$3,632,729	\$627,662	\$315,766,619
2010	N/A	N/A	N/A	N/A	\$37,400,953	\$10,541,054	\$292,413,059	\$3,839,193	\$763,517	\$344,957,775
2011	N/A	N/A	N/A	N/A	\$44,295,243	\$13,657,846	\$275,540,454	\$8,062,831	\$534,923	\$342,091,297
Jan 2012	N/A	N/A	N/A	N/A	\$3,817,794	\$189,525	\$23,734,820	\$799,607	\$175,635	\$28,717,382
Feb 2012	N/A	N/A	N/A	N/A	\$3,746,798	\$507,650	\$22,993,296	\$807,608	\$54,423	\$28,109,775
Mar 2012	N/A	N/A	N/A	N/A	\$4,042,063	\$771,687	\$23,978,215	\$839,122	\$29,628	\$29,660,714
Apr 2012	N/A	N/A	N/A	N/A	\$3,865,821	\$978,067	\$22,835,038	\$820,096	\$37,817	\$28,536,839
May 2012	N/A	N/A	N/A	N/A	\$3,989,154	\$1,176,301	\$24,130,005	\$934,904	\$34,764	\$30,265,128
Jun 2012	N/A	N/A	N/A	N/A	\$3,842,744	\$1,261,097	\$23,173,987	\$824,890	\$38,523	\$29,141,241
Jul 2012	N/A	N/A	N/A	N/A	\$4,026,144	\$1,317,807	\$23,440,837	\$912,482	\$54,466	\$29,751,736
Aug 2012	N/A	N/A	N/A	N/A	\$4,126,347	\$1,451,139	\$23,707,143	\$971,557	\$36,160	\$30,292,346

**Missing means the claims could not be tagged to a specific plan.*

Claims Costs *(continued)*

The following represents incurred medical claims only (does not include Rx) by Coverage Level for 2006-2011 and monthly year-to-date for 2012.

INCURRED MEDICAL CLAIMS (no Rx) by Coverage Level:

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2006	\$105,900,696	\$142,637,212	\$104,245,315	\$391,585,566	\$3,974,007	\$748,342,797
2007	\$123,989,294	\$160,349,021	\$118,430,067	\$447,682,122	\$3,721,482	\$854,171,987
2008	\$138,340,738	\$179,204,916	\$138,984,028	\$489,769,922	\$3,527,536	\$949,827,140
2009	\$148,834,766	\$197,496,335	\$148,195,132	\$519,153,082	\$4,168,576	\$1,017,847,892
2010	\$161,539,737	\$207,333,049	\$168,829,014	\$547,957,148	\$6,784,484	\$1,092,443,433
2011	\$159,582,799	\$230,790,683	\$183,073,377	\$553,839,407	\$7,954,159	\$1,135,240,425
Jan 2012	\$12,921,880	\$17,667,355	\$14,627,843	\$45,929,524	\$437,349	\$91,583,951
Feb 2012	\$13,679,476	\$17,490,410	\$15,134,029	\$44,774,711	\$863,208	\$91,941,834
Mar 2012	\$13,528,566	\$20,300,938	\$15,383,402	\$49,842,813	\$955,692	\$100,011,410
Apr 2012	\$13,773,014	\$19,272,581	\$14,973,045	\$44,951,284	\$1,260,506	\$94,230,430
May 2012	\$12,922,536	\$21,559,450	\$15,535,528	\$49,135,362	\$1,130,470	\$100,283,346
Jun 2012	\$12,909,510	\$21,670,527	\$16,345,630	\$49,690,131	\$856,471	\$101,472,270
Jul 2012	\$12,732,378	\$20,497,264	\$17,575,967	\$49,150,205	\$1,209,001	\$101,164,814
Aug 2012	\$12,479,465	\$23,218,869	\$14,900,157	\$48,255,181	\$967,051	\$99,820,724

**Unable to tag claims to a specific coverage level*

Claims Costs *(continued)*

The following represents incurred RX claims only (does not include medical) by Coverage Level for 2006-2011 and monthly year-to-date for

INCURRED Rx CLAIMS (no Med) by Coverage Level:

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2006	\$38,228,159	\$43,809,856	\$25,948,520	\$128,164,514	\$977,662	\$237,128,711
2007	\$42,590,719	\$49,329,230	\$29,736,616	\$141,680,238	\$484,865	\$263,821,668
2008	\$48,563,951	\$54,628,661	\$34,879,637	\$159,504,290	\$572,873	\$298,149,411
2009	\$51,545,047	\$59,726,568	\$37,315,867	\$166,599,775	\$579,363	\$315,766,619
2010	\$57,195,738	\$64,922,262	\$41,129,809	\$180,993,674	\$716,292	\$344,957,775
2011	\$55,933,734	\$66,682,361	\$43,268,169	\$175,754,115	\$452,918	\$342,091,297
Jan 2012	\$4,536,343	\$5,241,010	\$3,732,471	\$15,160,875	\$46,682	\$28,717,382
Feb 2012	\$4,260,970	\$5,460,408	\$3,900,020	\$14,439,182	\$49,195	\$28,109,775
Mar 2012	\$4,503,105	\$5,826,607	\$4,088,688	\$15,212,992	\$29,322	\$29,660,714
Apr 2012	\$4,537,824	\$5,681,734	\$3,792,713	\$14,487,989	\$36,579	\$28,536,839
May 2012	\$4,724,676	\$6,019,728	\$3,985,971	\$15,501,153	\$33,599	\$30,265,128
Jun 2012	\$4,386,183	\$5,798,654	\$3,885,931	\$15,035,435	\$35,039	\$29,141,241
Jul 2012	\$4,740,101	\$5,944,164	\$3,972,947	\$15,057,314	\$37,210	\$29,751,736
Aug 2012	\$4,641,066	\$6,224,472	\$4,135,270	\$15,256,529	\$35,009	\$30,292,346

**Unable to tag claims to a specific coverage level*

Medical Claims Utilization

The following is based on medical claims* (does not include Rx) incurred for Jan-August 2012.

Commonwealth Plan	Admits Per 1000 Acute	Admits Per 1000 Acute Rcmt Sgovt	%Diff from {Rcmt SGovt}	Days LOS Admit Acute	Days LOS Admit Acute Rcmt Sgovt	%Diff from Rcmt SGovt	Days Per 1000 Adm Acute	Days Per 1000 Adm Acute Rcmt Sgovt	%Diff from Rcmt Sgovt
Capitol Choice	61.68	73.56	-16.15%	3.88	4.68	-17.15%	239.31	289.21	-17.25%
Maximum Choice	58.75	61.51	-4.50%	4.06	4.91	-17.31%	238.54	233.92	1.97%
Optimum PPO	83.21	69.69	19.39%	4.14	5.12	-19.18%	344.46	282.95	21.74%
Standard PPO	53.05	65.46	-18.95%	3.70	4.52	-18.06%	196.27	252.88	-22.39%
Average	74.58	69.14	7.87%	4.07	5.01	-18.71%	303.68	276.43	9.86%

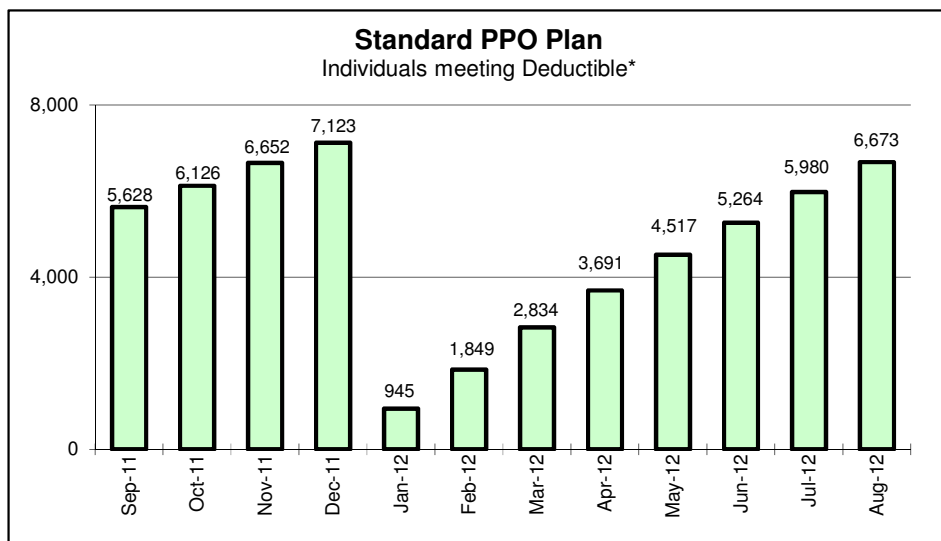
Commonwealth Plan	Visits Per 1000 Office Med	Visits Per 1000 Office Med Rcmt Sgovt	%Diff from Rcmt SGovt	Visits Per 1000 ER	Visits Per 1000 ER Rcmt Sgovt	%Diff from Rcmt Sgovt
Capitol Choice	7,534.23	8,070.44	-6.64%	204.12	229.44	-11.04%
Maximum Choice	6,113.91	6,887.57	-11.23%	205.98	226.05	-8.88%
Optimum PPO	9,165.72	8,013.50	14.38%	268.92	225.98	19.00%
Standard PPO	4,924.32	7,203.87	-31.64%	217.89	227.44	-4.20%
Average	8,227.33	7,839.40	4.95%	247.32	226.69	9.10%

Commonwealth Plan	Svcs Per 1000 OP Lab	Svcs Per 1000 OP Lab Rcmt US	%Diff from Rcmt US	Svcs Per 1000 OP Rad	Svcs Per 1000 OP Rad Rcmt US	%Diff from Rcmt US
Capitol Choice	9,073.59	7,819.75	16.03%	2,672.17	2,333.32	14.52%
Maximum Choice	6,977.02	6,222.82	12.12%	1,905.42	1,707.50	11.59%
Optimum PPO	11,651.44	7,576.28	53.79%	3,287.14	2,300.84	42.87%
Standard PPO	6,332.32	6,734.52	-5.97%	1,800.00	1,889.26	-4.72%
Average	10,297.06	7,407.07	39.02%	2,918.39	2,210.74	32.01%

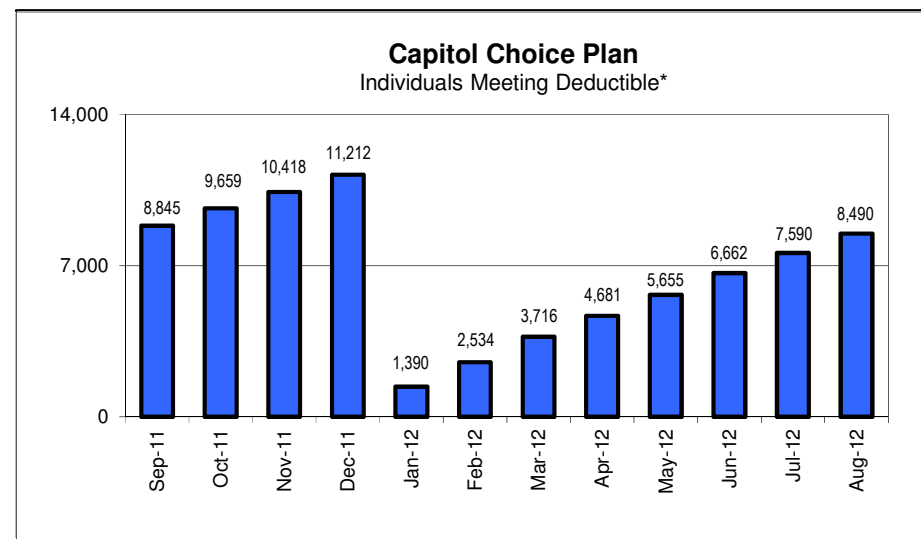
*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

Analysis of Individuals and Families Meeting Their Deductibles

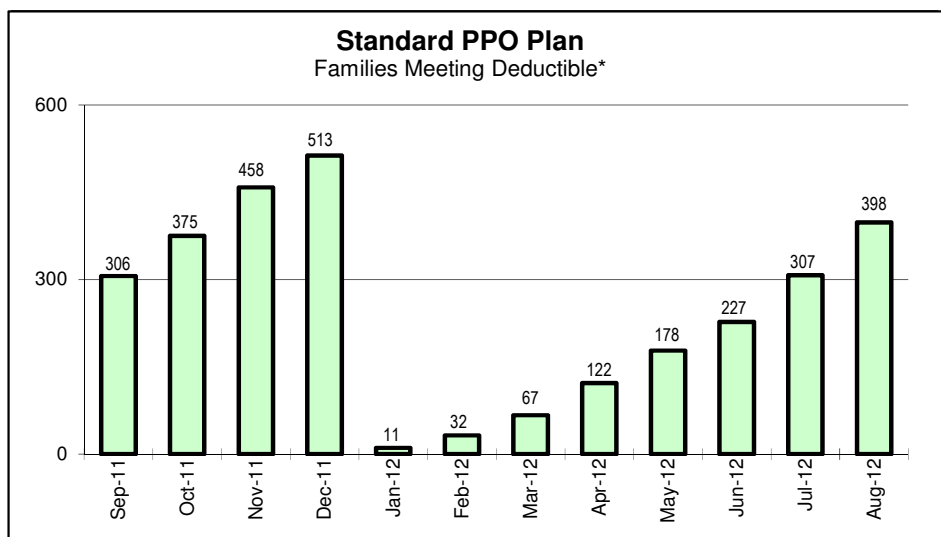
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



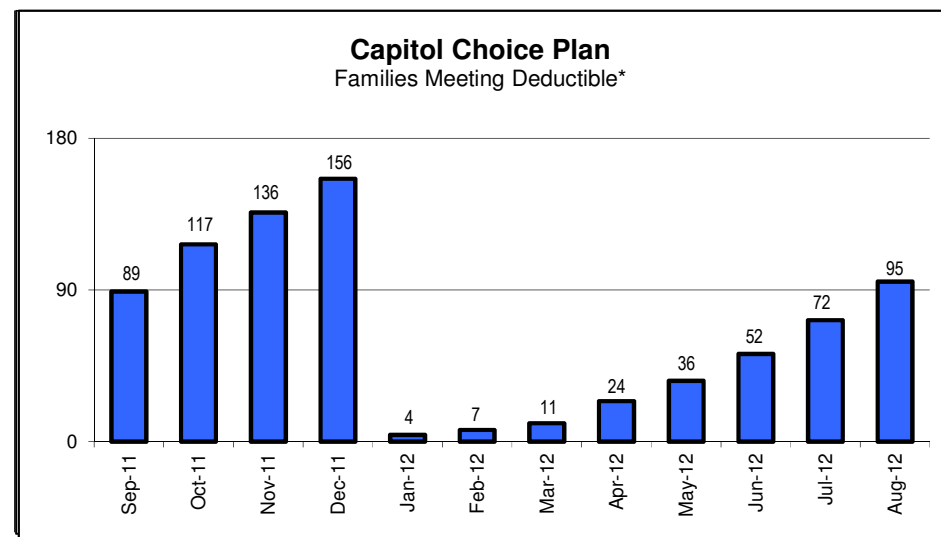
* 2011 and 2012 Individual Deductible is \$500



* 2011 Individual Deductible was \$575; in 2012, Individual Deductible is \$600.



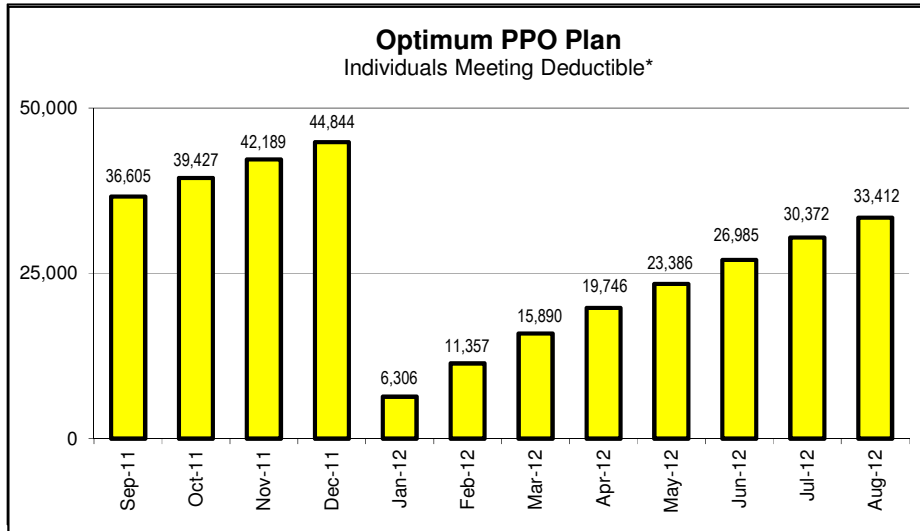
* 2011 and 2012 Family Deductible is \$1,500



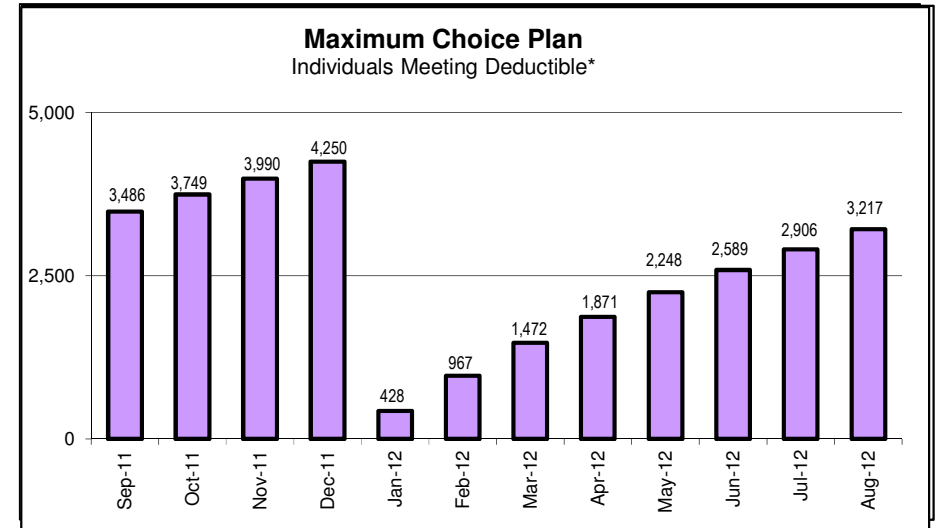
* 2011 Family Deductible was \$1,725; in 2012, Family Deductible is \$1,800.

Analysis of Individuals and Families Meeting Their Deductibles *(continued)*

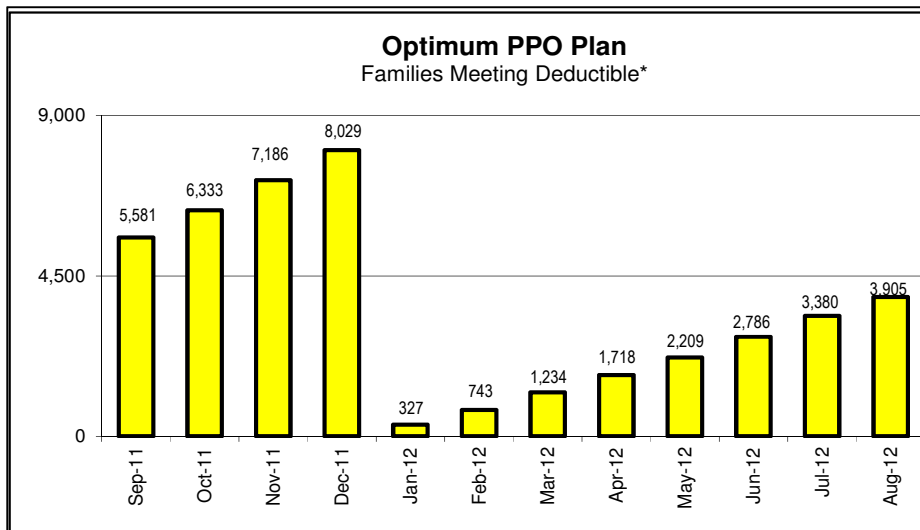
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



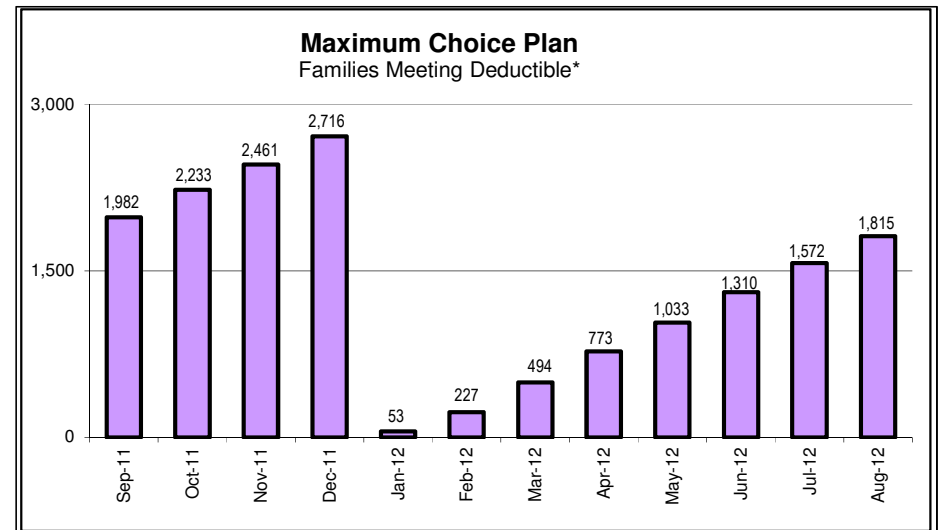
* 2011 Individual Deductible was \$345; in 2012, Individual Deductible is \$355.



* 2011 Individual Deductible was \$2,300; in 2012, Individual Deductible is \$2,325.



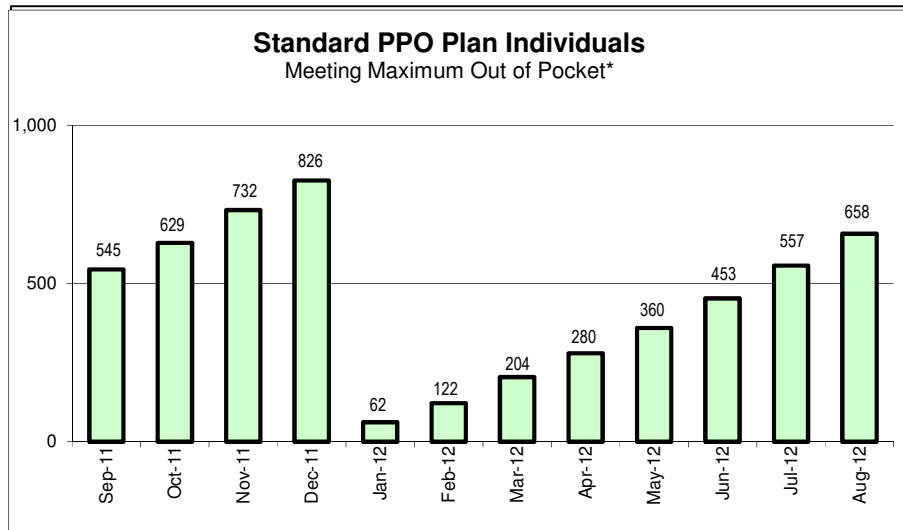
* 2011 Family Deductible was \$690; in 2011, Family Deductible is \$720.



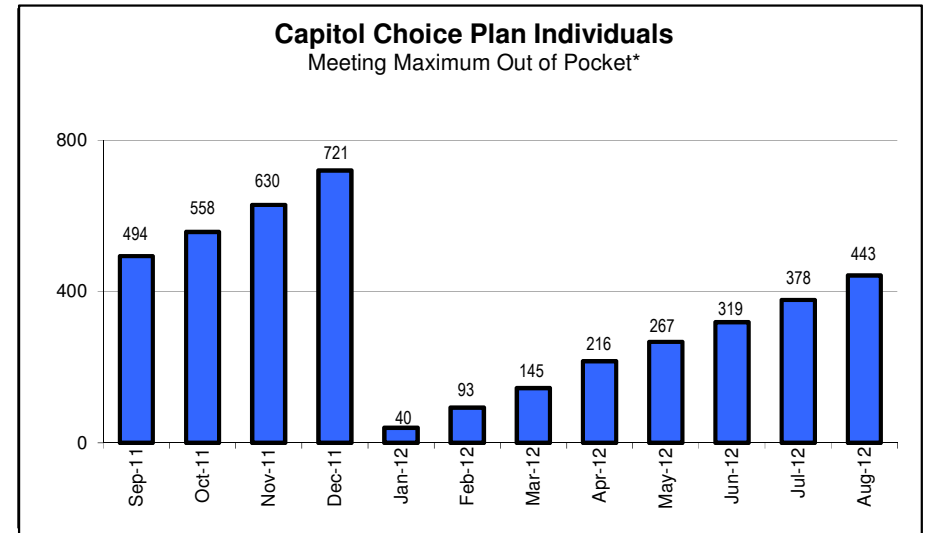
* 2011 Family Deductible was \$3,455; in 2012, Family Deductible is \$3,530.

Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

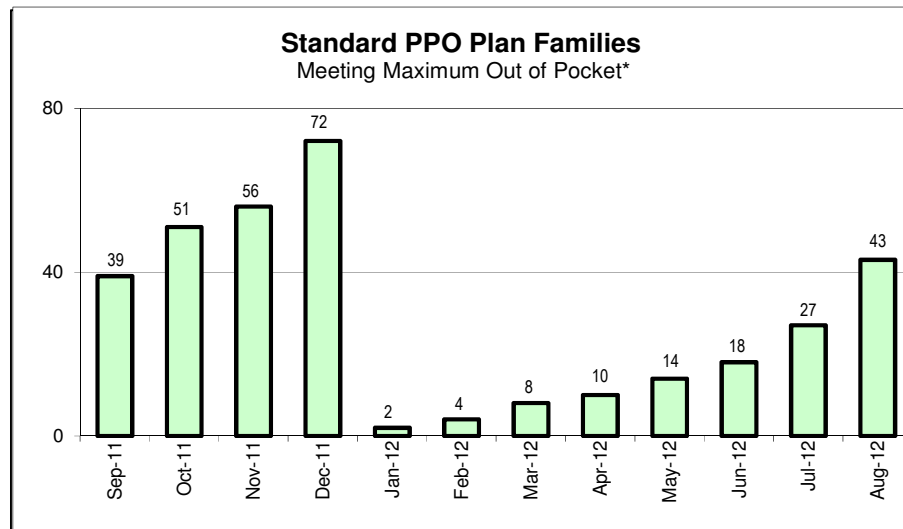
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



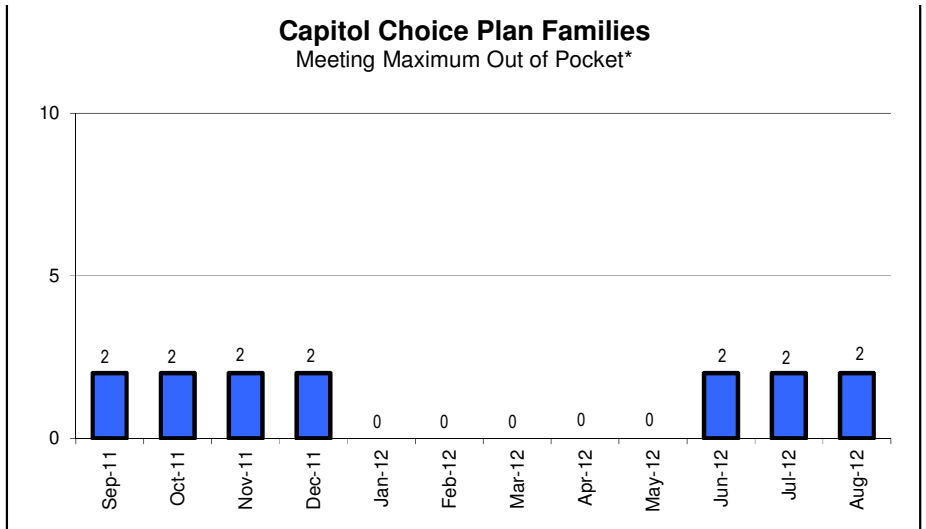
* 2011 and 2012 Individual Maximum Out of Pocket is \$3,500



* 2011 Individual Max Out of Pocket was \$2,300; in 2012, Individual Max Out of Pocket is \$2,400.



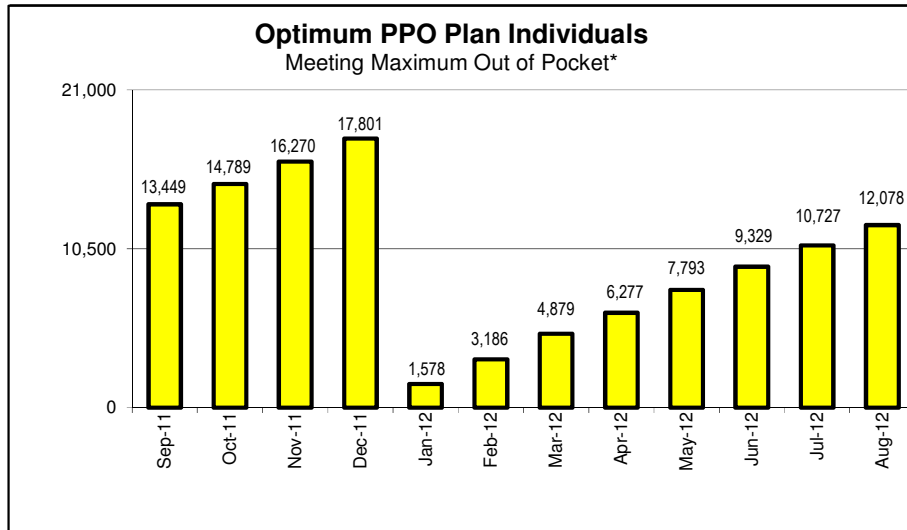
* 2011 and 2012 Family Maximum Out of Pocket is \$7,000



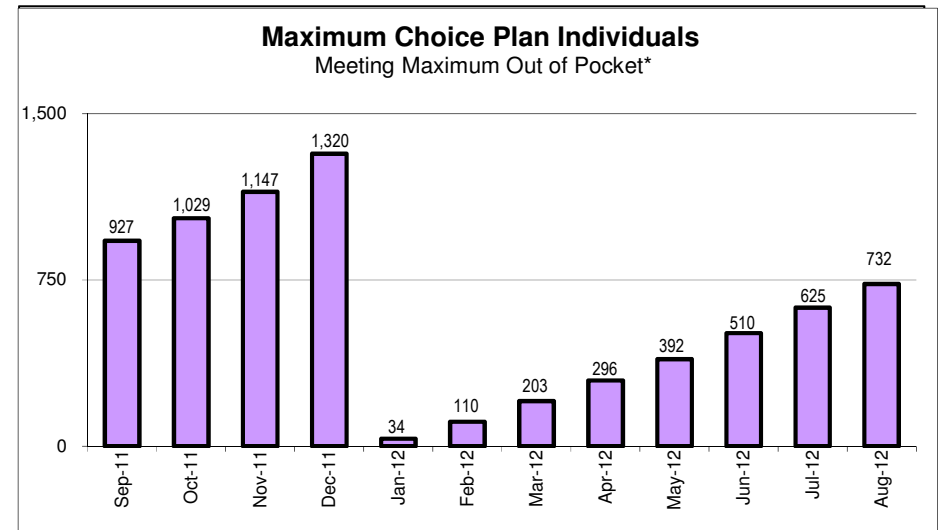
* 2011 Family Max Out of Pocket was \$6,900; in 2011, Family Max Out of Pocket is \$7,000.

Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

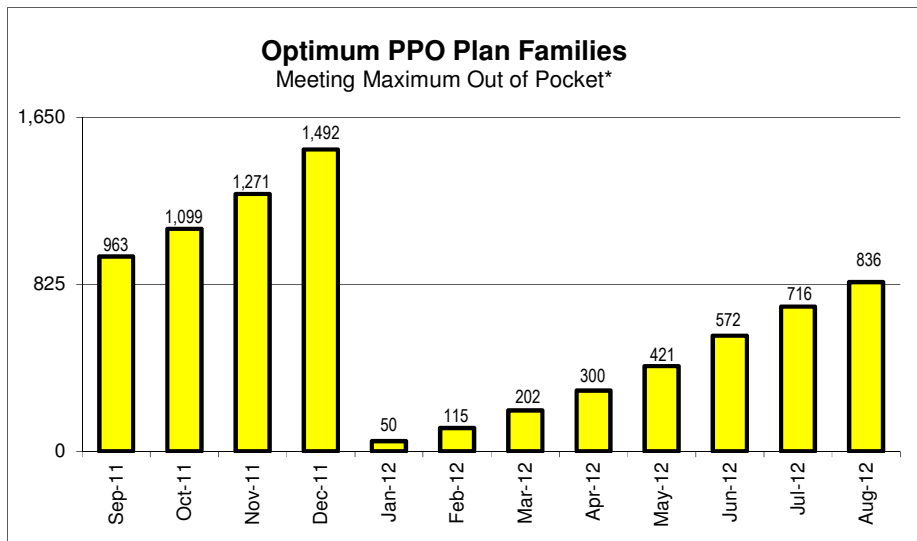
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



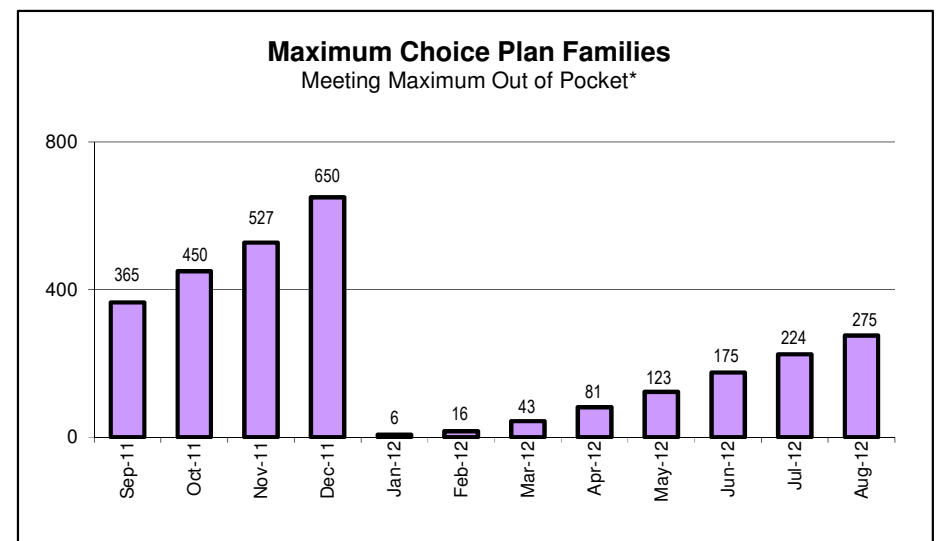
* 2011 Individual Max Out of Pocket was \$1,295; in 2012, Individual Max Out of Pocket is \$1,350.



* 2011 Individual Max Out of Pocket was \$3,455; in 2011, Individual Max Out of Pocket is \$3,550.



* 2011 Family Max Out of Pocket was \$2,590; in 2011, Family Max Out of Pocket is \$2,700.



* 2010 Family Max Out of Pocket was \$5,185; in 2012, Family Max Out of Pocket is \$5,280.

Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2006-2012. This report is based on incurred claims.

Individuals and Families in Essential (2006-08) and Standard PPO (2009-12)									
Plan year	Plan Name	Individuals				Families			
		Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2006	Essential	\$750	22.14%	\$3,500	2.96%	\$1,500	16.35%	\$7,000	1.08%
2007	Essential	\$750	22.41%	\$3,500	3.30%	\$1,500	17.70%	\$7,000	1.16%
2008	Essential	\$750	24.25%	\$3,500	4.01%	\$1,500	19.35%	\$7,000	1.51%
2009	Standard PPO	\$750	32.06%	\$3,500	5.85%	\$1,500	8.74%	\$7,000	1.14%
2010	Standard PPO	\$500	38.12%	\$3,500	4.81%	\$1,500	3.61%	\$7,000	0.73%
2011	Standard PPO	\$500	39.38%	\$3,500	4.57%	\$1,500	3.97%	\$7,000	0.56%
2012	Standard PPO	\$500	30.14%	\$3,500	2.97%	\$1,500	2.91%	\$7,000	0.31%

Individuals and Families in Enhanced (2006-08) and Capitol Choice (2009-12)									
Plan year	Plan Name	Individuals				Families			
		Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2006	Enhanced	\$250	21.52%	\$1,250	5.80%	\$500	9.95%	\$2,500	0.94%
2007	Enhanced	\$250	21.31%	\$1,250	7.48%	\$500	8.93%	\$2,500	1.00%
2008	Enhanced	\$250	21.95%	\$1,250	8.11%	\$500	9.06%	\$2,500	1.20%
2009	Capitol Choice	\$500	27.85%	\$2,000	1.86%	\$1,500	0.59%	\$6,000	0.01%
2010	Capitol Choice	\$500	25.19%	\$2,000	1.84%	\$1,500	0.49%	\$6,000	0.01%
2011	Capitol Choice	\$575	24.93%	\$2,300	1.60%	\$1,725	0.45%	\$6,900	0.01%
2012	Capitol Choice	\$600	18.69%	\$2,400	0.98%	\$1,800	0.29%	\$7,000	0.01%

Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2006-2012. This report is based on incurred claims.

Individuals and Families in Premier (2006-08) and Optimum PPO (2009-12)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2006	Premier	\$250	30.15%	\$1,000	6.70%	\$500	9.95%	\$2,000	1.17%
2007	Premier	\$250	30.04%	\$1,000	7.78%	\$500	8.93%	\$2,000	1.20%
2008	Premier	\$250	30.51%	\$1,000	8.60%	\$500	9.06%	\$2,000	1.26%
2009	Optimum PPO	\$250	27.18%	\$1,125	10.05%	\$500	8.42%	\$2,250	1.51%
2010	Optimum PPO	\$300	25.80%	\$1,125	10.89%	\$600	7.05%	\$2,250	1.47%
2011	Optimum PPO	\$345	25.16%	\$1,295	9.99%	\$690	7.30%	\$2,590	1.36%
2012	Optimum PPO	\$355	19.07%	\$1,350	6.89%	\$720	3.74%	\$2,700	0.80%

Individuals and Families in Select (2007-08) and Maximum Choice (2009-12)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2007	Select	\$2,000	11.72%	\$3,000	3.01%	\$3,000	18.50%	\$4,500	2.61%
2008	Select	\$2,000	12.81%	\$3,000	3.63%	\$3,000	20.03%	\$4,500	3.91%
2009	Maximum Choice	\$2,000	14.90%	\$3,000	4.52%	\$3,000	15.96%	\$4,500	3.64%
2010	Maximum Choice	\$2,000	15.12%	\$3,000	4.91%	\$3,000	16.78%	\$4,500	4.14%
2011	Maximum Choice	\$2,300	14.60%	\$3,455	4.53%	\$3,455	18.25%	\$5,185	4.37%
2012	Maximum Choice	\$2,325	11.37%	\$3,550	2.59%	\$3,530	13.62%	\$5,280	2.06%

Premium (or Premium Equivalent)

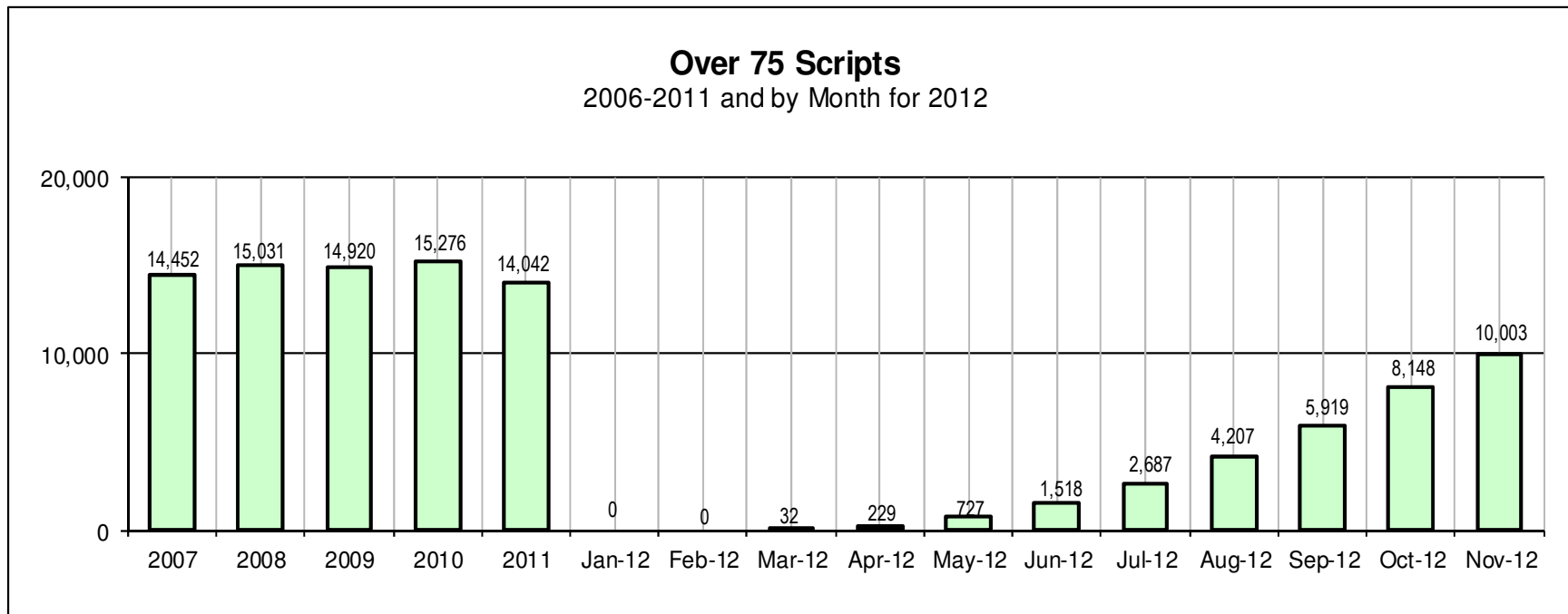
The following details the amount of premium* (or premium equivalent) paid by the employee and employer for 2006-2011 and monthly through 2012.

Time Period	Employee Premium Amount	Employer Premium Amount	Total Premium Amount
2006	\$153,787,780	\$948,458,338	\$1,102,246,118
2007	\$167,530,819	\$973,220,791	\$1,140,751,611
2008	\$179,094,322	\$1,039,574,462	\$1,218,668,784
2009	\$210,980,360	\$1,190,104,292	\$1,401,084,653
2010	\$223,160,749	\$1,325,801,265	\$1,548,962,014
2011	\$274,375,886	\$1,324,091,690	\$1,598,467,575
Jan 2012	\$22,941,760	\$112,338,099	\$135,279,859
Feb 2012	\$22,908,184	\$112,091,093	\$134,999,277
Mar 2012	\$22,877,102	\$112,159,025	\$135,036,127
Apr 2012	\$22,849,862	\$112,011,555	\$134,861,416
May 2012	\$22,798,693	\$111,899,362	\$134,698,055
Jun 2012	\$22,746,630	\$111,635,265	\$134,381,895
Jul 2012	\$22,505,277	\$110,524,988	\$133,030,264
Aug 2012	\$22,459,210	\$109,938,322	\$132,397,532
Sep 2012	\$22,277,145	\$108,920,645	\$131,197,790
Oct 2012	\$22,485,156	\$110,454,874	\$132,940,030
Nov 2012	\$22,429,212	\$110,377,660	\$132,806,872

**Premium (or premium equivalent) is based on enrollment using published premium rates—it is NOT based on actual payments received.*

Prescription Drug Utilization

The following details the number of families that have purchased 75 scripts or more during 2006-2011 and by month for 2012. After a family has filled 75 prescriptions via retail purchase, the co-payment is reduced to \$20 for 2nd tier and \$35 for 3rd tier.



The table below summarizes plan impact for families regarding the scripts benefit in 2012:

Script Count, per Family	Number of Families	Number of Scripts	Avg. # of Scripts per Patient	Avg. Net Payment per Script	Net Payments For All Scripts
0 - 75	120,697	2,868,124	15.76	\$66.69	\$191,281,581.09
Over 75	10,003	1,062,064	51.94	\$77.78	\$82,604,856.03
Total	130,700	3,930,188	19.41	\$69.69	\$273,886,437.12

Prescription Drug Utilization *(continued)*

The following details the type of prescription filled, the percent that were generic, and the generic efficiency rate for the most recent rolling year. Based on paid claims..

Time Period	Generic	Brand Name, Generic Available	Brand Name	Other*	Total	Scripts Rx % Generic	Scripts Generic Efficiency Rx
Dec 2011	293,367	19,793	79,292	12,278	404,730	72.48%	93.68%
Jan 2012	368,448	23,804	95,675	13,069	500,996	73.54%	93.93%
Feb 2012	301,119	19,605	74,924	9,980	405,628	74.24%	93.89%
Mar 2012	292,125	19,105	74,719	9,435	395,384	73.88%	93.86%
Apr 2012	283,881	18,041	70,359	10,073	382,354	74.25%	94.02%
May 2012	347,146	21,833	83,874	8,363	461,216	75.27%	94.08%
Jun 2012	289,148	18,275	68,450	7,688	383,561	75.39%	94.06%
Jul 2012	342,706	21,617	80,552	8,715	453,590	75.55%	94.07%
Aug 2012	276,219	17,444	60,270	10,982	364,915	75.69%	94.06%
Sep 2012	286,689	17,826	61,812	8,151	374,478	76.56%	94.15%
Oct 2012	365,129	22,331	85,065	10,432	482,957	75.60%	94.24%
Nov 2012	294,573	17,254	61,112	7,395	380,334	77.45%	94.47%

**Includes: Over the Counter (usually items such as diabetic supplies, syringes, and test strips, etc.), Other/Unavailable or Missing (Unable to tag to a specific group).*

Prescription Drug Utilization *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Claims.

Time Period	Members	Patients	Scripts	Scripts Per Member	Scripts Per Patient	Allow Amt* Per Script	Net Pay Per Script	Member Cost Per Script	Patient Cost Per Script
Sep 2011	267,090	168,253	425,011	1.59	3.02	\$82.78	\$68.77	\$22.29	\$35.39
Oct 2011	270,710	176,839	438,330	1.61	3.02	\$82.52	\$68.82	\$22.19	\$33.97
Nov 2011	270,321	171,618	433,016	1.60	3.00	\$82.29	\$68.64	\$21.86	\$34.43
Dec 2011	270,668	170,977	453,844	1.67	3.10	\$83.81	\$70.25	\$22.74	\$35.99
Jan 2012	270,955	169,970	433,131	1.59	3.03	\$82.70	\$66.30	\$26.22	\$41.79
Feb 2012	270,589	170,613	421,890	1.55	2.93	\$82.60	\$66.63	\$24.90	\$39.49
Mar 2012	270,990	171,383	434,834	1.60	3.01	\$83.70	\$68.21	\$24.85	\$39.29
Apr 2012	270,888	165,531	406,174	1.49	2.93	\$85.16	\$70.26	\$22.34	\$36.56
May 2012	270,920	166,054	418,823	1.54	3.00	\$86.87	\$72.26	\$22.58	\$36.85
Jun 2012	270,646	163,765	398,625	1.47	2.95	\$87.47	\$73.10	\$21.15	\$34.96
Jul 2012	268,605	164,977	398,480	1.48	2.96	\$88.81	\$74.66	\$20.98	\$34.16
Aug 2012	267,402	166,745	413,542	1.54	2.99	\$87.00	\$73.25	\$21.26	\$34.09

***"Allow Amt" is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

Prescription Drug Utilization *(continued)*

The following Top 25 Drug Analysis is based on Rx claims incurred Jan-August 2012

Prev Rank	Curr Rank	Product Name	Brand/Generic	Therapeutic Classes	Net Pay Rx	Net Pay Rx as Pct of All Drugs	Scripts Rx	Net Pay Per Day Supply Rx	Patients Rx
1	1	CRESTOR	Single source brand	Cardiovascular Agents	\$6,972,830.97	2.97%	44,825	\$3.83	10,244
2	2	NEXIUM	Single source brand	Gastrointestinal Drugs	\$6,932,795.93	2.96%	29,211	\$6.00	6,635
3	3	SINGULAIR	Single source brand	Respiratory Tract Agents	\$5,861,422.45	2.50%	36,416	\$4.21	10,209
5	4	HUMIRA	Single source brand	Immunosuppressants	\$5,511,313.77	2.35%	1,865	\$76.93	454
4	5	CYMBALTA	Single source brand	Central Nervous System	\$5,467,023.34	2.33%	24,185	\$6.16	5,207
6	6	ENBREL	Single source brand	Immunosuppressants	\$5,111,393.12	2.18%	1,732	\$79.11	403
7	7	COPAXONE	Single source brand	Misc Therapeutic Agents	\$3,799,965.88	1.62%	652	\$133.99	158
8	8	ABILIFY	Single source brand	Central Nervous System	\$3,612,897.58	1.54%	5,725	\$17.88	1,510
11	9	JANUVIA	Single source brand	Hormones & Synthetic Subst	\$2,394,421.41	1.02%	9,773	\$6.18	2,174
10	10	ATORVASTATIN CALCIUM	Multisource generic	Cardiovascular Agents	\$2,392,667.71	1.02%	23,732	\$2.56	6,429
9	11	PLAVIX	Multisource brand,	Blood Form/Coagul Agents	\$2,309,466.92	0.98%	10,954	\$5.41	3,493
12	12	ACTOS	Single source brand	Hormones & Synthetic Subst	\$2,185,130.38	0.93%	6,850	\$7.78	1,619
13	13	LANTUS SOLOSTAR	Single source brand	Hormones & Synthetic Subst	\$1,874,957.63	0.80%	6,387	\$7.42	1,781
14	14	LOVAZA	Single source brand	Cardiovascular Agents	\$1,848,372.30	0.79%	10,357	\$4.47	2,714
15	15	ANDROGEL	Multisource brand, no generic	Hormones & Synthetic Subst	\$1,788,564.43	0.76%	4,542	\$11.78	1,420
16	16	GABAPENTIN	Multisource generic	Central Nervous System	\$1,596,058.69	0.68%	28,248	\$1.60	8,159
17	17	VICTOZA	Single source brand	Hormones & Synthetic Subst	\$1,719,796.65	0.73%	160	\$30.30	113
18	18	CELEBREX	Single source brand	Central Nervous System	\$1,643,585.94	0.70%	8,899	\$4.71	2,395
19	19	GILENYA	Single source brand	Misc Therapeutic Agents	\$1,552,147.35	0.66%	269	\$147.82	57
21	20	OMEPRAZOLE	Multisource generic	Gastrointestinal Drugs	\$1,546,593.36	0.66%	70,724	\$0.56	18,711
20	21	DIOVAN HCT	Single source brand	Cardiovascular Agents	\$1,540,766.77	0.66%	11,094	\$3.42	2,250
22	22	BETASERON	Multisource brand, no generic	Misc Therapeutic Agents	\$1,535,820.67	0.66%	300	\$127.26	66
-	23	ESCITALOPRAM	Multisource generic	Central Nervous System	\$1,521,014.14	0.65%	14,375	\$3.03	4,465
-	24	GLEEVEC	Single source brand	Antineoplastic Agents	\$1,497,508.52	0.64%	144	\$207.18	36
23	25	HUMALOG	Multisource brand, no	Hormones & Synthetic Subst	\$1,479,201.11	0.63%	3,691	\$10.55	1,051

***"Product Name" includes all strengths/formulations of a drug*

Prescription Drug Utilization *(continued)*

In summary, the top 25 drugs represent 10.80% of total scripts and 31.49% of total Rx expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$73,834,746	359,214	13,840,822
All Product Names	\$234,475,161	3,325,499	106,127,514
Top Drugs as Pct of All Drugs	31.49%	10.80%	13.04%

Utilization

The top 25 clinical conditions based on incurred claims for Jan-Aug 2012.

Prev Rank	Curr Rank	Clinical Condition	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER	Patients Med	Net Pay Per Pat Med
1	1	Signs/Symptoms/Oth Cond, NEC	\$47,721,744.46	\$8,412,724	\$38,428,473	2.53	8.52	400.34	16.51	68,020	\$701.58
2	2	Prevent/Admin Hlth Encounters	\$42,742,719.66	\$245,075	\$42,470,151	0.01	3.00	707.68	0.70	113,949	\$375.10
3	3	Osteoarthritis	\$31,657,812.03	\$20,273,735	\$11,352,419	4.05	2.75	215.27	0.64	18,337	\$1,726.44
4	4	Gastroint Disord, NEC	\$28,553,813.25	\$5,672,193	\$22,859,127	1.59	4.37	145.60	22.16	26,900	\$1,061.48
5	5	Coronary Artery Disease	\$28,501,206.71	\$15,661,648	\$12,828,881	2.96	3.93	47.12	3.17	6,442	\$4,424.28
6	6	Respiratory Disord, NEC	\$25,228,329.17	\$7,062,781	\$18,135,753	0.75	3.55	88.56	15.90	21,633	\$1,166.20
7	7	Arthropathies/Joint Disord NEC	\$21,028,966.89	\$1,861,494	\$19,057,593	0.44	3.24	454.53	6.12	42,766	\$491.72
8	8	Spinal/Back Disord, Low Back	\$19,592,090.16	\$5,056,900	\$14,512,475	0.81	3.31	595.16	6.25	26,869	\$729.17
10	9	Chemotherapy Encounters	\$18,946,966.53	\$1,568,090	\$17,378,877	0.49	3.82	0.90	0.00	544	\$34,828.98
9	10	Renal Function Failure	\$18,809,515.20	\$2,027,596	\$16,767,832	0.44	4.99	16.50	0.59	2,242	\$8,389.61
11	11	Pregnancy w Vaginal Delivery	\$17,105,911.36	\$17,022,371	\$83,451	7.15	2.45	0.44	0.20	2,205	\$7,757.78
12	12	Condition Rel to Tx - Med/Surg	\$13,805,632.72	\$9,562,127	\$4,222,541	2.34	5.62	7.50	2.20	2,586	\$5,338.61
15	13	Newborns, w/wo Complication	\$13,712,121.39	\$13,372,366	\$339,296	10.85	3.38	5.15	0.22	2,486	\$5,515.74
13	14	Cardiovasc Disord, NEC	\$12,912,487.13	\$2,319,485	\$10,583,498	1.10	3.18	53.20	10.97	11,580	\$1,115.07
14	15	Spinal/Back Disord, Ex Low	\$12,667,680.45	\$2,383,423	\$10,283,396	0.38	2.59	575.91	3.61	21,578	\$587.06
17	16	Cancer - Breast	\$10,810,359.04	\$793,424	\$9,924,490	0.29	3.25	33.33	0.02	2,254	\$4,796.08
16	17	Infections - ENT Ex Otitis Med	\$10,565,017.39	\$490,505	\$10,073,978	0.35	2.71	497.49	7.04	69,501	\$152.01
19	18	Cardiac Arrhythmias	\$10,340,356.37	\$3,705,353	\$6,634,396	1.21	2.51	35.99	2.67	4,766	\$2,169.61
18	19	Cholecystitis/Cholelithiasis	\$10,287,697.73	\$2,305,306	\$7,980,531	0.92	3.60	6.02	1.63	1,790	\$5,747.32
20	20	Infec/Inflam - Skin/Subcu Tiss	\$9,918,155.46	\$2,652,575	\$7,225,847	1.50	4.11	272.58	6.83	37,790	\$262.45
21	21	Urinary Tract Calculus	\$9,550,075.98	\$1,182,907	\$8,367,169	0.70	2.24	17.98	5.92	2,960	\$3,226.38
22	22	Diabetes	\$9,190,144.80	\$2,273,663	\$6,876,710	1.12	5.60	210.02	1.83	21,443	\$428.58
23	23	Cerebrovascular Disease	\$8,676,566.41	\$5,563,322	\$2,985,863	1.46	4.08	12.62	1.72	2,402	\$3,612.23
-	24	Fracture/Disloc - Upper Extrem	\$8,432,318.88	\$880,649	\$7,541,674	0.27	2.69	68.82	7.86	5,406	\$1,559.81
25	25	Gynecological Disord, NEC	\$8,372,510.66	\$568,831	\$7,800,879	0.25	1.82	82.19	1.65	14,821	\$564.91

NOTE: Medical payments represent only the payments made for the specified condition.

Utilization *(continued)*

In Summary, the top clinical conditions represent more than 57.54% of total paid claims for all clinical conditions.

Summary	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER
Top Clinical Conditions	\$449,130,200	\$132,918,541	\$314,715,301	43.95	3.72	4,550.89	126.39
All Clinical Conditions	\$780,508,780	\$231,375,206	\$546,445,598	79.76	3.98	8,276.68	248.34
Top Clinical Conditions as Pct of All Clinical Conditions	57.54%	57.45%	57.59%	55.10%	93.33%	54.98%	50.89%

Claims Lag Analysis

The following claims lag information is based on medical claims (does not include Rx) incurred Jan-Aug 2012.

Plan	Number of Medical Claims	Avg Days Lag Per Claim	% Claims Paid Within 30 Days	% Claims Paid Within 60 Days	% Claims Paid Within 90 Days
Capitol Choice	875,275	18.8	85.71%	94.16%	96.88%
Maximum Choice	433,404	19.1	85.55%	93.98%	96.75%
Optimum PPO	4,318,314	19.1	84.92%	94.09%	96.92%
Standard PPO	298,838	22.2	81.24%	91.89%	95.60%
~Missing	41,965	23.8	80.67%	91.86%	95.56%
All Plans	5,967,796	19.3	84.87%	93.97%	96.82%

**Missing means the claims could not be tagged to a specific plan.*

Claims Lag Analysis *(continued)*

The following claims lag information is based on all claims (**Medical and Rx**) incurred and paid during the most recent rolling year.

	Month Paid					
Service Month	Dec 2011	Jan 2012	Feb 2012	Mar 2012	Apr 2012	May 2012
Sep 2011	\$2,347,552.12	\$1,794,335.01	\$932,066.71	\$331,100.66	\$367,985.33	\$159,280.80
Oct 2011	\$8,098,061.33	\$3,021,108.84	\$1,860,456.08	\$796,928.32	\$175,532.81	\$268,185.48
Nov 2011	\$46,741,596.24	\$7,734,373.38	\$3,489,254.18	\$1,387,983.52	\$1,972,761.17	\$450,697.37
Dec 2011	\$66,601,419.19	\$55,189,505.65	\$11,208,977.28	\$3,544,471.83	\$2,140,220.45	\$477,816.06
Jan 2012	\$0.00	\$60,063,179.42	\$45,379,276.92	\$7,727,373.52	\$3,382,435.79	\$2,092,754.94
Feb 2012	\$0.00	\$0.00	\$61,627,771.55	\$44,162,459.69	\$9,276,240.76	\$2,543,142.51
Mar 2012	\$0.00	\$0.00	\$0.00	\$62,107,137.22	\$53,549,681.85	\$8,867,051.95
Apr 2012	\$0.00	\$0.00	\$0.00	\$0.00	\$59,549,991.75	\$49,515,023.37
May 2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65,511,363.75
Jun 2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jul 2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aug 2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Month Paid					
Service Month	Jun 2012	Jul 2012	Aug 2012	Sep 2012	Oct 2012	Nov 2012
Sep 2011	\$187,344.88	\$50,694.63	\$150,491.78	\$5,186.58	\$5,142.09	\$9,184.68
Oct 2011	(\$116,347.30)	\$45,669.62	\$171,397.98	(\$241,440.36)	\$26,218.34	(\$78,239.85)
Nov 2011	\$252,949.28	\$182,295.51	\$58,395.58	(\$4,481.20)	\$11,318.76	\$65,512.85
Dec 2011	\$318,550.29	\$46,876.61	\$138,653.15	\$366,908.00	(\$42,119.21)	(\$83,065.27)
Jan 2012	\$551,603.66	\$549,590.48	\$407,817.83	\$52,659.52	\$99,798.37	(\$5,157.29)
Feb 2012	\$919,652.68	\$714,457.70	\$445,788.11	\$110,248.87	\$276,946.21	(\$25,099.61)
Mar 2012	\$2,576,271.39	\$1,196,543.85	\$624,295.94	\$470,448.39	\$108,941.28	\$171,752.62
Apr 2012	\$8,687,186.50	\$2,323,272.23	\$2,470,610.12	\$425,655.76	\$91,877.76	(\$296,347.84)
May 2012	\$49,833,040.51	\$9,717,765.06	\$3,351,250.49	\$1,054,206.43	\$1,128,096.05	(\$47,248.40)
Jun 2012	\$69,918,299.37	\$47,886,389.21	\$8,741,626.18	\$2,069,135.15	\$1,292,661.98	\$705,399.90
Jul 2012	\$0.21	\$70,089,112.91	\$47,875,300.88	\$8,223,619.34	\$2,620,191.23	\$2,108,325.54
Aug 2012	\$0.00	\$0.00	\$69,777,409.15	\$47,134,904.56	\$8,946,410.17	\$4,254,345.63

Claims Distribution Based on Age/Gender

The following is based on claims incurred Jan-Aug 2012.

	Female			Male		
Age Group	Members Avg	Net Pay Med and Rx	Net Pay Per Member	Members Avg	Net Pay Med and Rx	Net Pay Per Member
Ages < 1	1,282	\$13,868,617.47	\$10,814.79	1,357	\$13,676,070.62	\$10,076.31
Ages 1-4	5,520	\$6,803,196.86	\$1,232.41	5,872	\$9,274,727.43	\$1,579.45
Ages 5-9	7,789	\$7,408,805.64	\$951.20	8,141	\$10,477,903.60	\$1,286.99
Ages 10-14	8,586	\$9,974,316.89	\$1,161.71	8,978	\$13,057,859.71	\$1,454.45
Ages 15-17	5,421	\$10,013,371.53	\$1,847.02	5,798	\$11,378,640.08	\$1,962.47
Ages 18-19	3,679	\$6,861,585.22	\$1,865.26	3,860	\$5,457,493.00	\$1,413.77
Ages 20-24	9,153	\$17,426,750.73	\$1,903.89	8,396	\$10,806,013.15	\$1,287.12
Ages 25-29	8,779	\$24,161,269.35	\$2,752.32	4,800	\$7,509,365.71	\$1,564.61
Ages 30-34	10,136	\$31,405,411.80	\$3,098.56	5,430	\$8,595,712.18	\$1,583.08
Ages 35-39	10,889	\$34,546,130.90	\$3,172.61	5,960	\$13,304,860.65	\$2,232.50
Ages 40-44	13,322	\$48,205,982.33	\$3,618.49	7,167	\$20,307,356.17	\$2,833.35
Ages 45-49	14,323	\$58,362,593.02	\$4,074.85	8,269	\$29,009,434.83	\$3,508.43
Ages 50-54	17,063	\$86,586,186.28	\$5,074.61	9,616	\$44,986,693.62	\$4,678.13
Ages 55-59	20,196	\$113,137,944.03	\$5,602.10	12,214	\$73,028,117.81	\$5,978.99
Ages 60-64	20,992	\$138,834,678.12	\$6,613.58	13,722	\$99,751,864.54	\$7,269.42
Ages 65-74	2,392	\$16,275,798.78	\$6,805.69	1,640	\$14,496,985.07	\$8,840.97
Ages 75-84	143	\$1,217,701.63	\$8,545.27	163	\$1,654,044.68	\$10,124.22
Ages 85+	10	\$42,764.62	\$4,386.11	3	\$7,110.94	\$2,473.37

Allowed Amount Distribution

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2006—2011 and year to date for 2012.

Allowed Amount	2006	2007	2008	2009	2010	2011	2012
less than 0.00	9	16	27	22	42	54	4
\$0.00 - \$499.99	54,058	53,891	53,571	53,160	57,393	58,010	70,378
\$500.00 - \$999.99	32,931	33,830	34,248	34,982	34,380	36,002	39,471
\$1,000.00 - \$1,999.99	40,360	42,464	42,360	43,452	42,985	44,112	44,353
\$2,000.00 - \$4,999.99	54,430	56,819	58,612	59,566	60,345	60,321	51,683
\$5,000.00 - \$9,999.99	30,373	32,271	34,487	35,696	36,029	36,358	26,207
\$10,000.00 - \$14,999.99	10,608	11,983	13,272	14,198	14,875	15,026	9,780
\$15,000.00 - \$19,999.99	4,726	5,470	6,332	6,849	7,182	7,345	4,718
\$20,000.00 - \$29,999.99	4,284	5,050	5,930	6,475	6,959	7,128	4,385
\$30,000.00 - \$49,999.99	2,844	3,268	3,820	4,451	4,937	5,157	3,208
\$50,000.00 - \$74,999.99	1,090	1,306	1,492	1,773	2,023	2,259	1,354
\$75,000.00 - \$99,999.99	465	536	589	688	830	840	571
\$100,000.00 - \$149,999.99	354	406	499	545	650	705	421
\$150,000.00 - \$199,999.99	117	160	194	203	225	276	159
\$200,000.00 - \$249,999.99	60	81	83	116	116	121	70
over \$249,999.99	99	127	152	166	197	255	154
Total	236,808	247,678	255,668	262,342	269,168	273,969	256,916

Summary of Enrollment and Claims

The following provides a summary of members, incurred medical claims, and incurred Rx claims for the most recent rolling year.

Time Period	Members	Net Pay Med and Rx	Net Pay Med	Net Pay Rx	Claims Paid	Claims Paid Med	Scripts Rx
Sep 2011	267,090	\$122,808,312.55	\$93,581,386.08	\$29,226,926.47	762,453	323,161	425,011
Oct 2011	270,710	\$127,487,844.83	\$97,323,525.66	\$30,164,319.17	798,651	345,204	438,330
Nov 2011	270,321	\$130,228,857.44	\$100,504,872.46	\$29,723,984.98	780,059	332,655	433,016
Dec 2011	270,668	\$139,908,214.03	\$108,025,228.35	\$31,882,985.68	796,667	327,786	453,844
Jan 2012	270,955	\$120,301,333.16	\$91,583,951.26	\$28,717,381.90	782,813	333,802	433,131
Feb 2012	270,589	\$120,051,608.47	\$91,941,833.87	\$28,109,774.60	766,275	330,836	421,890
Mar 2012	270,990	\$129,672,124.49	\$100,011,410.25	\$29,660,714.24	788,047	338,090	434,834
May 2012	270,920	\$130,548,473.89	\$100,283,345.94	\$30,265,127.95	753,264	318,965	418,823
Apr 2012	270,888	\$122,767,269.65	\$94,230,430.32	\$28,536,839.33	731,642	310,644	406,174
Jun 2012	270,646	\$130,613,511.79	\$101,472,270.42	\$29,141,241.37	730,866	316,873	398,625
Jul 2012	268,605	\$130,916,550.11	\$101,164,813.94	\$29,751,736.17	736,752	322,754	398,480
Aug 2012	267,402	\$130,113,069.51	\$99,820,723.73	\$30,292,345.78	756,616	327,393	413,542

NOTE: Includes run out data from all Carriers

The following illustrates the change in incurred claims (includes medical and Rx) by rolling year.

Time Period	Members	Total Medical and Rx Claims	Total Medical Claims	Total Rx Claims
Sep 2010 - Aug 2011	268,841	1,458,670,368	\$1,118,163,024	\$340,507,344
Sep 2011 - Aug 2012	270,901	1,541,188,351	\$1,185,391,317	\$355,797,034
% Change (Roll Yrs)	0.80%	5.70%	6.00%	4.50%